

## INSTRUCTIONS REGARDING SCHEDULES

These schedules shall be used to comply with § 521(1) of the Code and Rule 1007(b). Schedules A,B,D,E, and F constitute the schedule of assets and liabilities. Schedules I and J constitute a schedule of current income and current expenditures for individual and joint debtors.

The order of the schedules has been arranged with the summary sheet in front and with the schedules of assets appearing first, followed by the schedules of liabilities. This structure corresponds to the customary pattern by which trustees and creditors review these documents and to the format of the accounting profession for balance sheets.

*Review the specific instructions for each schedule before completing the schedule.*

The schedules require a complete listing of assets and liabilities but leave many of the details to the investigation by the trustee. Section 521(3) of the Code requires the debtor to cooperate with the trustee, who can administer the estate more effectively by requesting any documents from the debtor rather than relying on descriptions in the schedules which may prove to be inaccurate.

Leasehold interests in both real and personal property are to be reported in schedule G - Executory Contracts and Unexpired Leases. This information should not be repeated in the schedules of assets.

Generally in these schedules, a creditor's claim will be listed only once, even if the claim is secured only in part, or is entitled only in part to priority under § 507(a) of the Code, with the remainder of the claim to be treated as a general unsecured claim. For example, a partially secured creditor whose claim is reported in Schedule D - Creditors Holding Secured Claims will be listed together with the value of the property securing the claim and a notation of the amount of any unsecured portion of the claim. Information concerning the unsecured portion should not be repeated in Schedule F - Creditors Holding Nonpriority Unsecured Claims. Any resulting overstatement of the amounts owed on secured and priority claims as reported on the summary sheet is offset by a corresponding understatement of the amount owed on unsecured claims.

If a debtor has no property or no creditors in a particular category, an affirmative statement to that effect is required. Married debtors should indicate whether property is jointly or separately owned and whether spouses are jointly or separately liable for debts, using the columns provided in the schedules.

**Schedule A - Real Property.** Instructions at the top of the form indicate the scope of the interests in property to be reported on the schedule. Leasehold interests of the debtor are not reported here but on the Schedule of Executory Contracts and Unexpired Leases. The trustee will request copies of deeds or other instruments necessary to the administration of the estate.

**Schedule B - Personal Property.** This schedule is to be used for reporting all of the debtor's interests in personal property except leases and executory contracts, which are to be listed on the Schedule of Executory Contracts and Unexpired Leases. Several new categories of property have been added to the schedule, i.e., aircraft, and interests in IRA, ERISA, Keogh, or other pension or profit-sharing plans. To minimize the potential for concealment of assets, the debtor must declare whether the debtor has any property in each category on the schedule. The trustee can request copies of any documents concerning the debtor's property necessary to the administration of the estate.

**Schedule C - Property Claimed as Exempt.** The form of the schedule eliminates duplication of information provided elsewhere. The location of property, for example, is disclosed in the schedules

of real and personal property. The requirement that the debtor state the present use of the property is best left to inquiry by the trustee. Exemptions in some states are granted by constitutional provisions; accordingly, the requirement that the debtor state the "statute" creating an exemption has been changed to request a statement of the relevant "law".

This schedule requires that the debtor state the market value of the property in addition to the amount claimed as exempt.

**Schedule D - Creditors Holding Secured Claims.** Schedules D, E, and F have been designed with address boxes sized to match the number of characters which can be accommodated on the computerized noticing systems used by the courts. The size also closely approximates that of standard mailing labels. Space is designated at the top of the box for the debtor's account number with the creditor. The design of the form is intended to reduce the volume of misdirected creditor mail.

The form requires the debtor to state affirmatively that a claim is disputed, unliquidated, or contingent. The existence of any type of codebtor is to be disclosed, but details are to be provided in Schedule H, as they are not needed here. Duplication of information has been kept to a minimum. Requests for details concerning negotiable instruments and the consideration of a claim, are left to the trustee's inquiries.

**Schedule E - Creditors Holding Unsecured Priority Claims.** The schedule lists all of the types of claims entitled to priority and requires the debtor to indicate the existence of claims in each category. Continuation sheets are provided. The type of priority claim is to be noted at the top of the continuation sheet, and each type must be reported on a separate sheet. This schedule also requires the debtor to indicate the existence of any codebtors. As in Schedule D - Creditors Holding Secured Claims, requests for information concerning judgments and negotiable instruments have been deleted.

**Schedule F - Creditors Holding Unsecured Nonpriority Claims.** This schedule is generally in conformity with the other schedules of creditors. If a claim is subject to setoff, the debtor is required to so state.

**Schedule G - Executory Contracts and Unexpired Leases.** Rule 1007(b) requires the debtor to file a schedule of executory contracts and unexpired leases, unless the court orders otherwise. All unexpired leases of either real or personal property are to be reported on this schedule. The schedule also requires the debtor to disclose specific information to assist the trustee in identifying leases which must be assumed within 60 days after the order for relief or be deemed rejected under § 365(d) of the Code.

**Schedule H - Schedule of Codebtors.** This schedule is designed to provide the trustee and creditors with information about codebtors of all types other than spouses in joint cases. The completed schedule provides information concerning non-debtor parties, such as guarantors and non-debtor spouses having an interest in property as tenants by the entirety. In chapter 12 and chapter 13 cases, the completed schedule also indicates those persons who may be entitled to certain protections from creditor action under §§ 1201 and 1301 of the Code.

**Schedule I - Schedule of Current Income of Individual Debtor(s) and Schedule J - Schedule of Current Expenditures of Individual debtors(s).** Chapter 13 statement style changes have been made so that these schedules can be used by individual and joint debtors in all chapters.

|            |   |  |
|------------|---|--|
| Schedule A | - | Real Property                                  |
| Schedule B | - | Personal Property                              |
| Schedule C | - | Property Claimed as Exempt                     |
| Schedule D | - | Creditors Holding Secured Claims               |
| Schedule E | - | Creditors Holding Unsecured Priority Claims    |
| Schedule F | - | Creditors Holding Unsecured Nonpriority Claims |
| Schedule G | - | Executory Contracts and Unexpired Leases       |
| Schedule H | - | Codebtors                                      |
| Schedule I | - | Current Income of Individual Debtor(s)         |
| Schedule J | - | Current Expenditures of Individual Debtor(s)   |

## Unsworn Declaration under Penalty of Perjury

**General Instructions:** The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

# United States Bankruptcy Court Eastern District of Virginia

|  |  |
|--|--|
| In re _____<br><div style="text-align: right;">Debtor.</div> | Case Number: _____<br><div style="text-align: right;">(If Known)</div> |
|--|--|

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

|  |  |                      |                  | AMOUNTS SCHEDULED        |             |       |
|--|--|----------------------|------------------|--------------------------|-------------|-------|
|  | NAME OF SCHEDULE                               | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS                   | LIABILITIES | OTHER |
| A-   | Real Property                                  |                      |                  | \$                       |             |       |
| B-   | Personal Property                              |                      |                  | \$                       |             |       |
| C-   | Property Claimed as Exempt                     |                      |                  |                          |             |       |
| D-   | Creditors Holding Secured Claims               |                      |                  |                          | \$          |       |
| E-   | Creditors Holding Unsecured Priority Claims    |                      |                  |                          | \$          |       |
| F-   | Creditors Holding Unsecured Nonpriority Claims |                      |                  |                          | \$          |       |
| G-   | Executory Contracts and Unexpired Leases       |                      |                  |                          |             |       |
| H-   | Codebtors                                      |                      |                  |                          |             |       |
| I-   | Current Income of Individual Debtor(s)         |                      |                  |                          |             | \$    |
| J-   | Current Expenditures of Individual Debtor(s)   |                      |                  |                          |             | \$    |
| <b>Total Number of Sheets of ALL Schedules</b> |  |                      |                  |                          |             |       |
|  |  |                      |                  | <b>Total Assets</b>      | \$          |       |
|  |  |                      |                  | <b>Total Liabilities</b> |             | \$    |

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND<br>LOCATION OF<br>PROPERTY | NATURE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY | HUSBAND,<br>WIFE, JOINT<br>OR<br>COMMUNITY | CURRENT MARKET<br>VALUE OF DEBTOR'S<br>INTEREST IN PROPERTY<br>WITHOUT DEDUCTING<br>ANY SECURED CLAIM<br>OR EXEMPTION | AMOUNT OF<br>SECURED CLAIM |
|--|---|--|---|----------------------------|
|  |   |  |   |                            |
| Total                                      |   |  | \$  |                            |

(Report also on Summary of Schedules.)

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

|     | TYPE OF PROPERTY  | NONE | DESCRIPTION AND<br>LOCATION OF PROPERTY | HUSBAND,<br>WIFE, JOINT<br>OR<br>COMMUNITY | CURRENT MARKET<br>VALUE OF<br>DEBTOR'S<br>INTEREST IN<br>PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|-----|---|------|---|--|---|
| 1.  | Cash on hand.   |      |   |  |   |
| 2.  | Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |      |   |  |   |
| 3.  | Security deposits with public utilities, telephone companies, landlords, and others.  |      |   |  |   |
| 4.  | Household goods and furnishings, including audio, video, and computer equipment.  |      |   |  |   |
| 5.  | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |      |   |  |   |
| 6.  | Wearing apparel.  |      |   |  |   |
| 7.  | Furs and jewelry.   |      |   |  |   |
| 8.  | Firearms and sports, photographic, and other hobby equipment.   |      |   |  |   |
| 9.  | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |      |   |  |   |
| 10. | Annuities. Itemize and name each issuer.  |      |   |  |   |

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE B - PERSONAL PROPERTY

### (Continuation Sheet)

| TYPE OF PROPERTY |  | NONE | DESCRIPTION AND<br>LOCATION OF PROPERTY | HUSBAND,<br>WIFE, JOINT<br>OR<br>COMMUNITY | CURRENT MARKET<br>VALUE OF<br>DEBTOR'S<br>INTEREST IN<br>PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|------------------|--|------|---|--|---|
| 11.              | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.   |      |   |  |   |
| 12.              | Stock and interests in incorporated and unincorporated businesses. Itemize.  |      |   |  |   |
| 13.              | Interests in partnerships or joint ventures. Itemize.  |      |   |  |   |
| 14.              | Government and corporate bonds and other negotiable and non-negotiable instruments.  |      |   |  |   |
| 15.              | Accounts receivable.   |      |   |  |   |
| 16.              | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   |      |   |  |   |
| 17.              | Other liquidated debts owing debtor including tax refunds. Give particulars.   |      |   |  |   |
| 18.              | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. (Form 6A.) |      |   |  |   |
| 19.              | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   |      |   |  |   |
| 20.              | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.     |      |   |  |   |
| 21.              | Patents, copyrights, and other intellectual property. Give particulars.  |      |   |  |   |
| 22.              | Licenses, franchises, and other general intangibles. Give particulars.   |      |   |  |   |

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE B - PERSONAL PROPERTY

### (Continuation Sheet)

| TYPE OF PROPERTY                   |  | NONE | DESCRIPTION AND<br>LOCATION OF PROPERTY | HUSBAND,<br>WIFE, JOINT<br>OR<br>COMMUNITY | CURRENT MARKET<br>VALUE OF<br>DEBTOR'S<br>INTEREST IN<br>PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|------------------------------------|--|------|---|--|---|
| 23.                                | Automobiles, trucks, trailers, and other vehicles and accessories. |      |   |  |   |
| 24.                                | Boats, motors, and accessories.                                    |      |   |  |   |
| 25.                                | Aircraft and accessories.  |      |   |  |   |
| 26.                                | Office equipment, furnishings, and supplies.                       |      |   |  |   |
| 27.                                | Machinery, fixtures, equipment and supplies used in business.      |      |   |  |   |
| 28.                                | Inventory.   |      |   |  |   |
| 29.                                | Animals.   |      |   |  |   |
| 30.                                | Crops - growing or harvested. Give particulars.                    |      |   |  |   |
| 31.                                | Farming equipment and implements.                                  |      |   |  |   |
| 32.                                | Farm supplies, chemicals, and feed.                                |      |   |  |   |
| 33.                                | Other personal property of any kind not already listed. Itemize.   |      |   |  |   |
| _____ continuation sheets attached |  |      |   |  | \$  |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)



|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS |
|-------------------------|--------------------------------------|----------------------------|--|
|                         |                                      |                            |  |

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interest such as judgment liens, garnishments, statutory liens, mortgages, deed of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE         | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|-----------------------------------|---|------------|--------------|----------|---|---------------------------|
| ACCOUNT NO.  |          |                                   |   |            |              |          |   |                           |
|  |          |                                   | Value \$  |            |              |          |   |                           |
| ACCOUNT NO.  |          |                                   |   |            |              |          |   |                           |
|  |          |                                   | Value \$  |            |              |          |   |                           |
| ACCOUNT NO.  |          |                                   |   |            |              |          |   |                           |
|  |          |                                   | Value \$  |            |              |          |   |                           |
| ACCOUNT NO.  |          |                                   |   |            |              |          |   |                           |
|  |          |                                   | Value \$  |            |              |          |   |                           |
| <b>Subtotal</b>  |          |                                   |   |            |              |          | \$  |                           |
| <b>(Total of this page)<br/>Total<br/>(Use only last page)</b> |          |                                   |   |            |              |          | \$  |                           |

\_\_\_\_ Continuation sheets attached

(Report total also on Summary of Schedules)

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---------|-----------------------------------|---|------------|--------------|----------|---|---------------------------|
| ACCOUNT NO.  |         |                                   |   |            |              |          |   |                           |
|  |         |                                   | Value \$  |            |              |          |   |                           |
| ACCOUNT NO.  |         |                                   |   |            |              |          |   |                           |
|  |         |                                   | Value \$  |            |              |          |   |                           |
| ACCOUNT NO.  |         |                                   |   |            |              |          |   |                           |
|  |         |                                   | Value \$  |            |              |          |   |                           |
| ACCOUNT NO.  |         |                                   |   |            |              |          |   |                           |
|  |         |                                   | Value \$  |            |              |          |   |                           |
| ACCOUNT NO.  |         |                                   |   |            |              |          |   |                           |
|  |         |                                   | Value \$  |            |              |          |   |                           |

Subtotal

\$

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ continuation sheets  
attached to Schedule of Creditors Holding Secured  
Claims

(Total of this page)  
**Total**  
(Use only last page)

\$

(Report total also on Summary of Schedules)

|       |               |              |
|-------|---------------|--------------|
| In re | (SHORT TITLE) | Case Number: |
|       | Debtor.       | (If Known)   |

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled, "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions:** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,300\* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans:** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen:** Claims of certain farmers and fishermen, up to \$4,300\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals:** Claims of individuals up to \$1,950\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support\*:** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and certain other debts owed to governmental units:** Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to maintain the capital of an insured depository institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## TYPE OF PRIORITY

[illegible]

\$

\$

(Report total also on summary of Schedules)

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured non-priority claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|-----------------------------------|---|------------|--------------|----------|-----------------|
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |
| <b>Subtotal</b>  |          |                                   |   |            |              |          | \$              |
| <b>Total</b>   |          |                                   |   |            |              |          | \$              |

\_\_\_\_\_ continuation sheets attached

(Report total also on Summary of Schedules)

|  |  |
|--|--|
| In re<br><br><br><br><br><br><br><br><br><br>Debtor. | Case Number:<br><br><br><br><br><br><br><br><br><br>(If Known) |
|--|--|

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|-----------------------------------|---|------------|--------------|----------|-----------------|
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
|  |          |                                   |   |            |              |          |                 |

Subtotal

\$

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority  
Claims

(Total of this page)

Total

(Use only on last page of the completed Schedule F)

\$

(Report total also on Summary of Schedules)

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor’s interest in contract, i.e., “Purchaser,” “Agent,” etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR’S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT |
|---|---|
|   |   |



|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE H - CODEBTORS

Provide the information required concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| Debtor's Marital Status: | DEPENDENT'S OF DEBTOR AND SPOUSE |               |              |
|--------------------------|----------------------------------|---------------|--------------|
|                          | NAMES                            | AGE           | RELATIONSHIP |
|                          | <b>EMPLOYMENT:</b>               |               |              |
|                          | <b>DEBTOR</b>                    | <b>SPOUSE</b> |              |
| Occupation               |                                  |               |              |
| Name of Employer         |                                  |               |              |
| How Long Employed        |                                  |               |              |
| Address of Employer      |                                  |               |              |

**Income:** (Estimate of average monthly income)

**DEBTOR**

**SPOUSE**

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Estimated monthly overtime

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**SUBTOTAL**

|          |          |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

Less Payroll Deductions

a. Payroll taxes and social security

\$ \_\_\_\_\_

\$ \_\_\_\_\_

b. Insurance

\$ \_\_\_\_\_

\$ \_\_\_\_\_

c. Union dues

\$ \_\_\_\_\_

\$ \_\_\_\_\_

d. Other (specify) \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**SUBTOTAL OF PAYROLL DEDUCTIONS**

|          |          |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

**TOTAL NET MONTHLY TAKE HOME PAY**

|          |          |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

Regular income from operation of business or profession or farm (attach detailed statement)

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Income from real property

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Interest from real property

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Interest and dividends

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Social security or other government assistance  
(Specify) \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Pension or retirement income

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Other monthly income

\$ \_\_\_\_\_

\$ \_\_\_\_\_

(Specify) \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**TOTAL MONTHLY INCOME**

|          |          |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

**TOTAL COMBINED MONTHLY INCOME \$** \_\_\_\_\_

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document

|         |              |
|---------|--------------|
| In re   | Case Number: |
| Debtor. | (If Known)   |

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ \_\_\_\_\_

Are real estate taxes included? Yes \_\_\_\_\_ No \_\_\_\_\_

Is property insurance included Yes \_\_\_\_\_ No \_\_\_\_\_

Utilities Electricity and heating fuel

Water and sewer \$ \_\_\_\_\_

Telephone \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

Home Maintenance (Repairs and Upkeep) \$ \_\_\_\_\_

Food \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Laundry and dry cleaning \$ \_\_\_\_\_

Medical and dental expenses \$ \_\_\_\_\_

Transportation (not including car payments) \$ \_\_\_\_\_

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ \_\_\_\_\_

Charitable contributions \$ \_\_\_\_\_

Insurance (not deducted from wages or included in home mortgage payments) \$ \_\_\_\_\_

Homeowner's or renter's \$ \_\_\_\_\_

Life \$ \_\_\_\_\_

Health \$ \_\_\_\_\_

Auto \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

Taxes (not deducted from wages or included in home mortgage payments) \$ \_\_\_\_\_

(Specify) \_\_\_\_\_ \$ \_\_\_\_\_

Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan) \$ \_\_\_\_\_

Auto \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

Alimony, maintenance, and support paid to others \$ \_\_\_\_\_

Payments for support of additional dependents not living at your home \$ \_\_\_\_\_

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

**TOTAL MONTHLY EXPENSES** (Report also on Summary of Schedules)

\$ \_\_\_\_\_

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$ \_\_\_\_\_

B. Total projected monthly expenses \$ \_\_\_\_\_

C. Excess income (A minus B) \$ \_\_\_\_\_

D. Total amount to be paid into plan each \_\_\_\_\_ \$ \_\_\_\_\_

(interval)

|                            |                                      |
|----------------------------|--------------------------------------|
| In re _____<br><br>Debtor. | Case Number: _____<br><br>(If Known) |
|----------------------------|--------------------------------------|

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are correct to the best of my knowledge, information, and belief.  
(Total shown on summary page plus 1)

Date \_\_\_\_\_ Signature \_\_\_\_\_  
Debtor

Date \_\_\_\_\_ Signature \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security Number \_\_\_\_\_

Address \_\_\_\_\_

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

***A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.***

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

\_\_\_\_\_  
[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

***Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.***